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DATE Client Ref. 103544.127 October 28, 2004 TO FAX Examiner Ardin H. Marschel fax: (703) 872-9306 U.S. Patent and Trademark Office phone: FROM NUMBER OF PAGES, INCLUDING COVER Leonid D. Thenor (202) 942-8470

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Note: RE: Application Serial No. 09/506,717

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PATENT

Atty Ducket No. 103544.127

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Harold E. Helson

Serial No.:

09/506,717

Group Art Unit:

1631

Filed:

February 18, 2000

Examiner:

Marschel, Ardin H.

Title:

DERIVING FIXED BOND INFORMATION

Commissioner for Patents Alexandria, VA 22313-1450

Sir:

<u>AMENDMENT AND RESPONSE</u>

This is in response to the Office Action dated May 28, 2004, the shortened statutory period for, having been extended by two months, now runs until October 28, 2004. Entry of the following amended claims and favorable reconsideration is respectfully requested in view of the following remarks.

Amendment to the Claims begin on Page 2 of this paper.

Remarks begin on Page 6 of this paper.

Authorization begins on Page 17 of this paper.